

Information to identify the case:			
Debtor 1:	Edward M. Kraft		Social Security number or ITIN: xxx-xx-7978
	First Name	Middle Name	Last Name
Debtor 2:	Diane M. Kraft		Social Security number or ITIN: xxx-xx-5597
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 5/23/18
Case number:	18-20433-KCF		Date case converted to chapter: 7 7/23/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Edward M. Kraft	Diane M. Kraft
2. All other names used in the last 8 years		
3. Address	28 Ashford Drive Brick, NJ 08723	28 Ashford Drive Brick, NJ 08723
4. Debtor's attorney Name and address	Jonathan Goldsmith Cohen I. Mark Cohen Law Group 1 Executive Drive Suite 6 Tinton Falls, NJ 07701	Contact phone (732) 741-9500 Email: jgc@imclawgroup.com
5. Bankruptcy trustee Name and address	John Michael McDonnell John Michael McDonnell, Ch. 7 Trustee 115 Maple Avenue Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 7/24/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>		
7. Meeting of creditors	August 19, 2020 at 12:30 PM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 10/19/20
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
Deadline to object to exemptions:		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 7

United States Bankruptcy Court
District of New JerseyIn re:
Edward M. Kraft
Diane M. Kraft
DebtorsCase No. 18-20433-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 4
Total Noticed: 90

Date Rcvd: Jul 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2020.

db/jdb
517547826 +Edward M. Kraft, Diane M. Kraft, 28 Ashford Drive, Brick, NJ 08723-7811
Anthony J. Migliaccio, Esq., American Express, 500 N. Franklin Tpke, PO BOX 278,
Ramsey, NJ 07446-0278

517547827 +Ar Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287

517547828 +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206

517547829 +Arnold L. Stadtmayer, Esq., Celetano Stadtmayer & Walento, 1035 Route 46 East,
PO BOX 2594, Clifton, NJ 07015-2594

517547845 +Citibank/Best Buy, Centralized Bk/Citicorp Credit Svcs, Po Box 790040,
St Louis, MO 63179-0040

517547846 +Citibank/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032

517547853 +Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641

517547854 +Equifax, PO Box 740241, Atlanta, GA 30374-0241

517547855 +Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558

517547856 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115

517578057 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013

517547859 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104

517547909 +Hilton Grand Vacations, 6355 Metrowest Blvd., Suite 180, Orlando, FL 32835-7606

518744533 KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798

518744534 KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798,
FRANKFORT KY 40602-0798

518699700 +Kentucky Higher Education, Student Loan Corporation, PO Box 24328,
Louisville KY 40224-0328

517547865 Motion Federal Credit, Park & Brunswick Ave, Linden, NJ 07036

517609744 +Motion Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,
Tinton Falls, NJ 07724-3001

517547878 +Navient, Po Box 3229, Wilmington, DE 19804-0229

517596575 +Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548

517547882 +Northland Group, Inc., PO BOX 390846, Minneapolis, MN 55439-0846

517678092 Ocean Medical Center, c/o Celentano, Stadtmayer & Walentowicz,,
1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594

517547884 Paramount Recovery Systems, L.P., 7524 Bosque Blvd., Suite L, Waco, TX 76712-3772

517547885 Phillips & Cohen Associates, Ltd., Mail Stop: 658, 1004 Justinson Street,
Wilmington, DE 19801-5148

517657538 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Buildings 6 & 8,
Charlotte, NC 28217-1932

517547910 #+Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

517547888 Selip & Stylianou, LLP, 199 Crossways Park Drive, PO BOX 363, Woodbury, NY 11797-0363

517547903 +Trans Union Corporation, Public Records Department, 555 West Adams St.,
Chicago, IL 60661-3631

517547905 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218

517547904 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
at y E-mail/Text: jgc@imclawgroup.com Jul 25 2020 00:55:54 Jonathan Goldsmith Cohen,

I. Mark Cohen Law Group, 1 Executive Drive Suite 6, Tinton Falls, NJ 07701

tr +EDI: BJMMCDONNELLI.COM Jul 25 2020 04:03:00 John Michael McDonnell,
John Michael McDonnell, Ch. 7 Trustee, 115 Maple Avenue, Red Bank, NJ 07701-1752smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 25 2020 00:57:34 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 25 2020 00:57:29 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235517621160 EDI: BECKLEE.COM Jul 25 2020 04:03:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701517547820 +EDI: AMEREXPR.COM Jul 25 2020 04:03:00 Amex, Correspondence, Po Box 981540,
El Paso, TX 79998-1540517547823 +EDI: AMEREXPR.COM Jul 25 2020 04:03:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871517547830 +EDI: TSYS2.COM Jul 25 2020 04:03:00 Barclays Bank Delaware, 100 S West St,
Wilmington, DE 19801-5015517547831 +EDI: TSYS2.COM Jul 25 2020 04:03:00 Barclays Bank Delaware, Po Box 8803,
Wilmington, DE 19899-8803517547835 EDI: CAPITALONE.COM Jul 25 2020 04:03:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238517547832 +EDI: CAPITALONE.COM Jul 25 2020 04:03:00 Capital One,
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285517547839 +EDI: CAPITALONE.COM Jul 25 2020 04:03:00 Capital One Na, Po Box 26625,
Richmond, VA 23261-6625517547838 +EDI: CAPITALONE.COM Jul 25 2020 04:03:00 Capital One Na,
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285517626286 EDI: BL-BECKET.COM Jul 25 2020 04:03:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701517547844 +E-mail/Text: bankruptcy.notifications@fisglobal.com Jul 25 2020 00:58:04 Chexsystems, Inc.,
Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 90

Date Rcvd: Jul 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517547847 +EDI: CITICORP.COM Jul 25 2020 04:03:00 Citibank/Goodyear,
Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040

517547848 +EDI: CITICORP.COM Jul 25 2020 04:03:00 Citibank/Goodyear, Po Box 6497,
Sioux Falls, SD 57117-6497

517547851 +EDI: CITICORP.COM Jul 25 2020 04:03:00 Citibank/The Home Depot, Po Box 6497,
Sioux Falls, SD 57117-6497

517547849 +EDI: CITICORP.COM Jul 25 2020 04:03:00 Citibank/The Home Depot,
Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040

517626576 EDI: Q3G.COM Jul 25 2020 04:03:00 Department Stores National Bank, c/o Quantum3 Group LLC,
PO Box 657, Kirkland, WA 98083-0657

517547858 E-mail/Text: bk@freedomfinancialnetwork.com Jul 25 2020 00:56:06 Freedom Plus,
1875 South Grant Street, San Mateo, CA 94402

517547908 +E-mail/Text: collectionbankruptcies.bancorp@53.com Jul 25 2020 00:58:17 Fifth Third Bank,
Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803

517547857 +EDI: AMINFOFP.COM Jul 25 2020 04:03:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868

517547860 +EDI: AMINFOFP.COM Jul 25 2020 04:03:00 Fst Premier, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4824

517547840 EDI: JPMORGANCHASE Jul 25 2020 04:03:00 Chase Card, Attn: Correspondence Dept,
Po Box 15298, Wilmington, DE 19850

517547842 EDI: JPMORGANCHASE Jul 25 2020 04:03:00 Chase Card, P.O. Box 15298,
Wilmington, DE 19850

517547861 +E-mail/Text: bncnotices@becket-lee.com Jul 25 2020 00:56:48 Kohls/Capital One,
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043

517547863 +E-mail/Text: bncnotices@becket-lee.com Jul 25 2020 00:56:48 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660

517664251 E-mail/PDF: resurgentbknofications@resurgent.com Jul 25 2020 01:07:03
LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517664252 E-mail/PDF: resurgentbknofications@resurgent.com Jul 25 2020 01:07:04
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517651276 +EDI: MID8.COM Jul 25 2020 04:03:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011

517547874 +EDI: NAVIENTFKASMSERV.COM Jul 25 2020 04:03:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500

517547870 +EDI: NAVIENTFKASMSERV.COM Jul 25 2020 04:03:00 Navient, Attn: Claims Dept, Po Box 9500,
Wilkes- Barr, PA 18773-9500

517547866 +EDI: NAVIENTFKASMSERV.COM Jul 25 2020 04:03:00 Navient, Attn: Bankruptcy, Po Box 9500,
Wilkes-Barr, PA 18773-9500

517547883 E-mail/Text: OMChbankruptcy@hackensackmeridian.org Jul 25 2020 00:58:21 Ocean Medical Center,
c/o Meridian Health Pt Pymt, PO Box 417140, Boston, MA 02241-7140

517672588 EDI: PRA.COM Jul 25 2020 04:03:00 Portfolio Recovery Associates, LLC,
c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541

517672092 EDI: PRA.COM Jul 25 2020 04:03:00 Portfolio Recovery Associates, LLC, c/o Care Credit,
POB 41067, Norfolk VA 23541

517679142 EDI: PRA.COM Jul 25 2020 04:03:00 Portfolio Recovery Associates, LLC, c/o Goodyear,
POB 41067, Norfolk VA 23541

517672587 EDI: PRA.COM Jul 25 2020 04:03:00 Portfolio Recovery Associates, LLC,
c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541

517679161 EDI: PRA.COM Jul 25 2020 04:03:00 Portfolio Recovery Associates, LLC, c/o Upromise,
POB 41067, Norfolk VA 23541

517664635 +EDI: JEFFERSONCAP.COM Jul 25 2020 04:03:00 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

517616511 EDI: Q3G.COM Jul 25 2020 04:03:00 Quantum3 Group LLC as agent for, CF Medical LLC,
PO Box 788, Kirkland, WA 98083-0788

517683089 EDI: SALLIEMAEBANK.COM Jul 25 2020 04:03:00 Sallie Mae, P.O. Box 3319,
Wilmington, DE 19804-4319

517547886 +E-mail/Text: bankruptcy@savit.com Jul 25 2020 00:58:34 Savit Coll, Po Box 250,
East Brunswick, NJ 08816-0250

517547887 +E-mail/Text: bankruptcy@savit.com Jul 25 2020 00:58:34 Savit Coll, 46 W Ferris St,
East Brunswick, NJ 08816-2159

517549325 +EDI: RMSC.COM Jul 25 2020 04:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

517667439 +EDI: RMSC.COM Jul 25 2020 04:03:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021

517547889 +EDI: RMSC.COM Jul 25 2020 04:03:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060

517547891 +EDI: RMSC.COM Jul 25 2020 04:03:00 Synchrony Bank/ JC Penneys, Po Box 965007,
Orlando, FL 32896-5007

517547894 +EDI: RMSC.COM Jul 25 2020 04:03:00 Synchrony Bank/Care Credit, 950 Forrer Blvd,
Kettering, OH 45420-1469

517547893 +EDI: RMSC.COM Jul 25 2020 04:03:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060

517547895 +EDI: RMSC.COM Jul 25 2020 04:03:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060

517547897 +EDI: RMSC.COM Jul 25 2020 04:03:00 Synchrony Bank/Lowes, Po Box 965005,
Orlando, FL 32896-5005

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 90

Date Rcvd: Jul 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517547899 +EDI: RMSC.COM Jul 25 2020 04:03:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
517547901 +EDI: RMSC.COM Jul 25 2020 04:03:00 Synchrony Bank/Walmart, Po Box 965024,
Orlando, FL 32896-5024
517655899 +EDI: AIS.COM Jul 25 2020 04:03:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517547907 +EDI: WFFC.COM Jul 25 2020 04:03:00 Wells Fargo Bank, Po Box 14517,
Des Moines, IA 50306-3517
517547906 +EDI: WFFC.COM Jul 25 2020 04:03:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f,
Des Moines, IA 50306-0438
517634289 EDI: WFFC.COM Jul 25 2020 04:03:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 59

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517547822* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517547821* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517547824* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517547825* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517547836* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517547837* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517547833* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
517547834* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
517547852* +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517547850* +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
St Louis, MO 63179-0040
517547841* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card, Attn: Correspondence Dept, Po Box 15298,
Wilmington, DE 19850)
517547843* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card, P.O. Box 15298, Wilmington, DE 19850)
517547862* +Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517547864* +Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517547875* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517547876* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517547877* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517547879* +Navient, Po Box 3229, Wilmington, DE 19804-0229
517547880* +Navient, Po Box 3229, Wilmington, DE 19804-0229
517547881* +Navient, Po Box 3229, Wilmington, DE 19804-0229
517547871* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
517547872* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
517547873* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
517547867* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
517547868* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
517547869* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
517547890* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547892* +Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517547896* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547898* +Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
517547900* +Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547902* +Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024

TOTALS: 0, * 32, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 90

Date Rcvd: Jul 24, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2020 at the address(es) listed below:
NONE.

TOTAL: 0